



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [GLACIER BANCORP, INC.](#)

City/State [KALISPELL, MT](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [26,732,954](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[GLACIER BANCORP, INC.](#)
[49 COMMONS LOOP](#)

[KALISPELL, MT 59901](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	484,661	407,790	567,492	535,338	468,143	18.85	120.76
Income from lease financing receivables.....	1,191	692	871	1,195	1,001	72.11	336.26
Fully taxable income on loans and leases.....	468,428	392,261	546,741	515,669	450,314	19.42	122.12
Tax-exempt income on loans and leases.....	17,424	16,221	21,622	20,864	18,830	7.42	95.18
Estimated tax benefit on income on loans and leases.....	5,055	4,705	1,609	6,072	5,873	7.44	4.59
Income on loans and leases (tax equivalent).....	490,907	413,187	569,972	542,605	475,017	18.81	118.52
Investment interest income (tax equivalent).....	134,899	94,529	123,824	108,810	89,227	42.71	67.91
Interest on balances due from depository institutions.....	672	709	916	865	2,665	-5.22	38.56
Interest income on other earning assets.....	557	227	345	544	1,174	145.37	46.97
Total interest income (tax equivalent).....	627,035	508,652	695,057	652,824	568,083	23.27	105.01
Interest on time deposits of \$250K or more	947	1,271	1,771	2,900	3,525	-25.49	-23.63
Interest on time deposits < \$250K.....	1,469	2,368	3,059	5,668	5,804	-37.96	-44.77
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,468	4,788	7,304	9,051	13,950	55.97	-22.15
Interest on other borrowings and trading liabilities.....	10,352	4,928	6,423	9,308	19,338	110.06	12.78
Interest on subordinated debt and mandatory convertible securities	0	0	0	388	504		
Total interest expense.....	20,236	13,355	18,557	27,315	43,121	51.52	-10.74
Net interest income (tax equivalent).....	606,799	495,297	676,500	625,509	524,962	22.51	114.28
Non-interest income.....	85,874	104,145	135,542	160,611	105,978	-17.54	9.43
Adjusted operating income (tax equivalent)	692,673	599,442	812,042	786,120	630,940	15.55	91.53
Overhead expense.....	389,822	301,085	434,260	404,646	372,486	29.47	99.32
Provision for credit losses.....	13,839	-4,880	23,076	37,637	57		74.34
Securities gains (losses)	101	55	-638	1,139	14,415	83.64	
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	289,017	303,423	354,263	344,940	272,894	-4.75	83.39
Applicable income taxes	49,316	55,409	64,681	61,640	48,650	-11.00	48.11
Tax equivalent adjustments	16,176	13,966	4,825	16,900	13,700	15.82	-29.30
Applicable income taxes (tax equivalent).....	65,492	69,375	69,506	78,540	62,350	-5.60	16.58
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	223,525	234,048	284,757	266,400	210,544	-4.50	120.39
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	223,525	234,048	284,757	266,400	210,544	-4.50	120.39
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	223,525	234,048	284,757	266,400	210,544	-4.50	120.39
Investment securities income (tax equivalent).....	134,899	94,529	123,824	108,810	89,227	42.71	67.91
US Treasury and agency securities (excluding mortgage-backed securities)	13,620	464	3,314	786	3,152	2835.34	1938.92
Mortgage-backed securities	63,748	43,896	62,744	43,419	40,033	45.23	323.74
All other securities	57,531	50,169	57,766	64,605	46,042	14.67	-10.98
Cash dividends declared.....	109,922	90,929	142,359	127,159	117,563	20.89	51.77
Common	109,922	90,929	142,359	127,159	117,563	20.89	51.77
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	12,127,883	8,784,592	10,799,342	8,241,325	7,493,317	38.06	143.50
Commercial and industrial loans	1,308,272	1,407,353	1,463,022	1,850,198	991,580	-7.04	70.58
Loans to individuals	219,036	198,763	207,513	190,186	174,643	10.20	42.82
Loans to depository institutions and acceptances of other banks	10,000	0	0	0	0	0	
Agricultural loans	247,361	270,012	254,553	275,265	249,903	-8.39	52.21
Other loans and leases	960,401	727,309	768,398	732,294	672,561	32.05	94.14
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	14,872,953	11,388,029	13,492,828	11,289,268	9,582,004	30.60	126.79
Less: Allowance for loan and lease losses	178,191	153,609	172,665	158,243	124,490	16.00	37.52
Net loans and leases	14,694,762	11,234,420	13,320,163	11,131,025	9,457,514	30.80	128.59
Debt securities that reprice or mature in over 1 year	9,450,382	8,342,426	10,216,396	5,251,988	2,683,186	13.28	297.34
Mutual funds and equity securities	429	408	525	277	313	5.15	77.27
Subtotal	24,145,573	19,577,254	23,537,084	16,383,290	12,141,013	23.33	174.16
Interest-bearing bank balances	164,756	98,309	239,599	406,034	132,321	67.59	237.58
Federal funds sold and reverse repos	0	0	0	0	0	-100.00	
Debt securities that reprice or mature within 1 year	61,328	176,453	153,617	275,662	116,678	-65.24	-62.43
Trading assets	0	0	0	0	0	0	
Total earning assets	24,371,657	19,852,016	23,930,300	17,064,986	12,390,012	22.77	170.21
Non-interest-bearing cash and due from depository institutions	260,456	250,579	198,087	227,108	198,639	3.94	52.24
Premises, fixed assets, and leases	393,465	315,082	370,205	324,225	308,577	24.88	122.70
Other real estate owned	0	88	0	1,182	4,885	-100.00	-100.00
Investment in unconsolidated subsidiaries	71,964	53,115	55,469	49,993	45,562	35.49	1767.25
Intangible and other assets	1,635,412	843,139	1,386,584	836,712	736,324	93.97	295.73
Total assets	26,732,954	21,314,019	25,940,645	18,504,206	13,683,999	25.42	172.82
Quarterly average assets	27,161,057	20,942,520	25,756,326	18,246,459	13,647,007	29.69	174.46
Average loans and leases (YTD)	14,074,800	11,282,205	11,801,409	11,001,474	8,999,771	24.75	130.03
Memoranda							
Loans held-for-sale	21,720	94,138	60,797	166,572	69,194	-76.93	-55.41
Loans not held-for-sale	14,851,233	11,293,891	13,432,031	11,122,696	9,512,810	31.50	128.15
Real estate loans secured by 1–4 family	2,615,971	1,906,035	2,190,087	1,928,133	1,858,360	37.25	92.94
Commercial real estate loans	8,988,991	6,400,021	8,112,623	5,866,967	5,183,497	40.45	170.83
Construction and land development	2,154,967	1,395,671	1,865,123	1,238,874	1,156,098	54.40	155.81
Multifamily	574,366	373,022	545,001	391,895	342,498	53.98	208.98
Nonfarm nonresidential	6,259,658	4,631,328	5,702,499	4,236,198	3,684,901	35.16	173.26
Real estate loans secured by farmland	522,921	478,536	496,632	446,225	451,460	9.28	71.08
Total investment securities	9,512,139	8,519,287	10,370,538	5,527,927	2,800,177	11.65	274.22
U.S. Treasury securities	1,267,769	0	1,317,461	0	504		
US agency securities (excluding mortgage-backed securities)	309,345	78,423	269,980	48,368	63,217	294.46	480.24
Municipal securities	2,131,590	1,679,027	1,730,064	1,650,123	1,059,923	26.95	64.34
Mortgage-backed securities	5,680,925	6,563,310	6,820,081	3,480,061	1,518,618	-13.44	503.56
Asset-backed securities	0	0	0	0	0		
Other debt securities	122,081	198,119	232,427	349,098	157,602	-38.38	-51.17
Mutual funds and equity securities	429	408	525	277	313	5.15	77.27
Available-for-sale securities	5,755,076	7,390,580	9,170,849	5,337,814	2,575,253	-22.13	205.02
U.S. Treasury securities	422,653	0	1,317,461	0	504		
US agency securities (excluding mortgage-backed securities)	309,345	78,423	269,980	48,368	63,217	294.46	480.24
Municipal securities	456,061	550,728	530,900	1,460,287	835,312	-17.19	-28.96
Mortgage-backed securities	4,444,936	6,563,310	6,820,081	3,480,061	1,518,618	-32.28	372.24
Asset-backed securities	0	0	0	0	0		
Other debt securities	122,081	198,119	232,427	349,098	157,602	-38.38	-51.17
Mutual funds and equity securities	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-498,693	18,154	21,719	13,380	9,785		
Available-for-sale securities appreciation (depreciation)	-656,638	61,843	-4,574	191,948	53,879		
Structured notes, fair value	8,582	4,065	4,024	3,998	0	111.12	
Pledged securities	2,720,519	2,560,451	2,687,660	2,169,965	1,475,909	6.25	60.42

Liabilities and Changes in Capital

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Demand deposits	8,294,363	6,632,402	7,779,288	5,454,539	3,696,627	25.06	251.99
NOW, ATS and transaction accounts	3,825,675	3,135,847	3,357,251	521,460	356,538	22.00	1054.91
Time deposits less brokered deposits < \$250K	671,380	629,712	723,430	661,923	639,089	6.62	26.17
MMDA and other savings accounts	8,852,045	6,815,212	9,164,633	7,842,751	5,764,792	29.89	109.09
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	21,643,463	17,213,173	21,024,602	14,480,673	10,457,046	25.74	190.39
Time deposits of \$250K or more	232,427	264,018	287,762	286,975	268,554	-11.97	18.83
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	887,483	1,040,939	1,020,794	1,004,583	569,824	-14.74	95.65
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	709,744	28	859	110	31,662	999999.00	191205.66
Other borrowings w/remaining maturity over 1 year	72,927	33,643	43,235	32,958	35,769	116.77	-54.86
Brokered deposits < \$250K	3,752	26,123	24,885	29,881	50,857	-85.64	-96.83
Noncore funding	1,906,333	1,364,751	1,377,535	1,354,507	956,666	39.68	105.12
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	132,742	132,580	132,620	139,959	139,914	0.12	5.27
Other liabilities	278,059	215,899	228,266	222,026	169,641	28.79	232.51
Total liabilities	23,960,597	18,926,403	22,763,023	16,197,165	11,723,267	26.60	178.86
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	
Common stock	1,108	955	1,107	954	923	16.02	42.05
Common surplus	2,342,452	1,497,939	2,338,814	1,495,053	1,378,534	56.38	193.77
Retained earnings	923,945	811,063	810,342	667,944	541,050	13.92	129.05
Accumulated other comprehensive income	-495,148	77,659	27,359	143,090	40,225		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,772,357	2,387,616	3,177,622	2,307,041	1,960,732	16.11	129.84
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,772,357	2,387,616	3,177,622	2,307,041	1,960,732	16.11	129.84
Total liabilities and capital	26,732,954	21,314,019	25,940,645	18,504,206	13,683,999	25.42	172.82
Memoranda							
Non-interest-bearing deposits	8,294,363	6,632,402	7,779,288	5,454,539	3,696,627	25.06	251.99
Interest-bearing deposits	13,585,279	10,870,912	13,557,961	9,342,990	7,079,830	24.97	151.08
Total deposits	21,879,642	17,503,314	21,337,249	14,797,529	10,776,457	25.00	181.69
Long-term debt that reprices within 1 year	0	0	0	0	0	0	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,177,622	2,307,041	2,307,041	1,960,732	1,515,854		
Accounting restatements	0	0	0	-12,347	-25,114		
Net income	223,525	234,048	284,757	266,400	210,544		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	839,853	112,133	316,538		
Less: Dividends declared	109,922	90,929	142,359	127,159	117,563		
Change in other comprehensive income	-522,507	-65,431	-115,731	102,864	49,652		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,639	2,887	4,061	4,418	10,821		
Holding company equity capital, ending balance	2,772,357	2,387,616	3,177,622	2,307,041	1,960,732		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.37	39.88	59	41.22	36.06	60	41.63	36.25	60	44.54	36.22	67	54.76	37.78	79
Commercial and industrial loans	4.89	11.23	16	6.60	11.11	21	5.64	10.76	21	10	13.52	29	7.25	12.02	25
Loans to individuals	0.82	3.58	39	0.93	3.60	42	0.80	3.36	39	1.03	3.40	44	1.28	4.20	42
Loans to depository institutions and acceptances of other banks	0.04	0.02	86	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.93	0.19	88	1.27	0.21	92	0.98	0.18	91	1.49	0.19	93	1.83	0.24	91
Other loans and leases.....	3.59	4.52	52	3.41	4.26	55	2.96	4.47	48	3.96	4.63	55	4.91	5.01	55
Net loans and leases.....	54.97	63.09	23	52.71	58.81	30	51.35	58.67	28	60.15	61.58	39	69.11	63.77	54
Debt securities over 1 year.....	35.35	18.76	93	39.14	18.32	97	39.38	19.46	96	28.38	15.55	93	19.61	14.60	77
Mutual funds and equity securities	0	0.05	31	0	0.05	33	0	0.06	31	0	0.05	33	0	0.06	32
Subtotal	90.32	83.05	87	91.85	78.17	97	90.73	79.22	93	88.54	78.16	90	88.72	79.65	88
Interest-bearing bank balances	0.62	3.61	12	0.46	9.37	2	0.92	8.50	4	2.19	7.51	14	0.97	3.06	25
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.23	1.71	15	0.83	1.51	43	0.59	1.56	33	1.49	1.68	56	0.85	1.91	40
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	91.17	90.76	57	93.14	91.57	67	92.25	91.77	57	92.22	91.05	62	90.54	89.53	65
Non-interest cash and due from depository institutions.....	0.97	0.98	50	1.18	0.99	64	0.76	0.82	45	1.23	1.07	59	1.45	1.14	75
Other real estate owned.....	0	0.01	12	0	0.01	20	0	0.01	9	0.01	0.02	34	0.04	0.03	66
All other assets.....	7.86	8.19	42	5.68	7.39	28	6.99	7.35	45	6.55	7.82	35	8	9.27	35
Memoranda															
Short-term investments	0.85	6.75	4	1.29	12.31	1	1.52	11.47	2	3.68	11.17	17	1.82	7.63	20
U.S. Treasury securities.....	4.74	1.98	81	0	1.18	12	5.08	1.47	85	0	0.84	17	0	1.03	28
US agency securities (excluding mortgage-backed securities)	1.16	0.81	69	0.37	0.75	53	1.04	0.82	70	0.26	0.63	48	0.46	0.54	58
Municipal securities	7.97	1.69	93	7.88	1.70	94	6.67	1.73	90	8.92	1.69	95	7.75	1.34	96
Mortgage-backed securities	21.25	12.93	85	30.79	13.46	96	26.29	14.14	88	18.81	11.75	85	11.10	11.44	49
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.46	0.51	58	0.93	0.51	75	0.90	0.53	70	1.89	0.42	91	1.15	0.39	82
Loans held-for-sale.....	0.08	0.30	51	0.44	0.50	66	0.23	0.55	54	0.90	0.52	76	0.51	0.39	71
Loans held for investment	55.55	63.03	22	52.99	58.34	32	51.78	58.06	29	60.11	61.72	38	69.52	63.50	57
Real estate loans secured by 1–4 family	9.79	12.79	36	8.94	11.57	36	8.44	11.46	35	10.42	11.91	44	13.58	13.29	52
Revolving	3.15	1.52	84	3.33	1.44	87	2.94	1.42	81	3.55	1.66	84	4.52	2.07	88
Closed-end, secured by first liens	6.50	10.86	30	5.44	9.73	30	5.37	9.67	30	6.64	9.81	34	8.67	10.69	39
Closed-end, secured by junior liens	0.14	0.19	57	0.17	0.19	63	0.13	0.17	57	0.23	0.22	64	0.39	0.28	72
Commercial real estate loans	33.63	24.89	68	30.03	22.35	69	31.27	22.69	71	31.71	22.22	73	37.88	22.23	87
Construction and land development	8.06	3.92	82	6.55	3.40	87	7.19	3.34	87	6.70	3.40	82	8.45	3.44	89
Multifamily	2.15	3.87	38	1.75	3.32	38	2.10	3.57	41	2.12	3.12	40	2.50	3.01	49
Nonfarm nonresidential	23.42	15.73	74	21.73	14.65	77	21.98	14.57	77	22.89	14.72	78	26.93	14.69	88
Real estate loans secured by farmland	1.96	0.34	91	2.25	0.35	93	1.91	0.30	93	2.41	0.33	95	3.30	0.36	96

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	268,708	525,941	464,134	647,895	192,312
Interest rate contracts	268,708	525,941	464,134	647,895	192,312
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	76,435	215,863	182,596	287,533	107,509
Written options	61,773	179,578	151,038	229,862	84,803
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	61,773	179,578	151,038	229,862	84,803
Purchased options	130,500	130,500	130,500	130,500	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	130,500	130,500	130,500	130,500	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	268,708	525,941	464,134	647,895	192,312
Interest rate contracts	268,708	525,941	464,134	647,895	192,312
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	167,500	284,500	247,000	336,500	84,803
One year or less	37,000	154,000	116,500	206,000	84,803
Over 1 year to 5 years	130,500	130,500	130,500	130,500	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	80	2,056	0
Gross positive fair value.....	9,494	5,196	3,942	8,806	2,088
Held for trading.....	0	0	0	0	0
Non-traded.....	9,494	5,196	3,942	8,806	2,088
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	28.45	9.12	85	41.04	12.59	86	39.34	11.16	87	44.38	14.05	86	55.90	13.49	89
Written options	22.99	5.29	91	34.14	7.18	93	32.54	6.28	96	35.48	8.18	92	44.10	5.91	97
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	22.99	4.93	91	34.14	6.91	93	32.54	5.96	96	35.48	7.73	92	44.10	5.10	97
Purchased options	48.57	4.14	98	24.81	3.41	97	28.12	3.27	97	20.14	3.42	94	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	48.57	3.58	98	24.81	3.01	97	28.12	2.87	97	20.14	2.86	95	0	3.35	18
Swaps	0	77.96	3	0	71.71	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	62.34	93.16	10	54.09	91.91	8	53.22	92.53	8	51.94	91.48	8	44.10	93.86	5
One year or less	13.77	37.29	37	29.28	27.90	61	25.10	27.56	59	31.80	32.05	59	44.10	32.17	66
Over 1 year to 5 years	48.57	22.61	83	24.81	29.78	44	28.12	27.01	50	20.14	27.06	43	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	2.48	1	0	1.18	2	0.02	0.98	4	0.32	1.55	17	0	0.83	2
Gross positive fair value	3.53	2.55	70	0.99	1.59	23	0.85	1.34	22	1.36	2.23	27	1.09	1.19	50
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	2	0	0.05	3	0	0.04	6	0	0.07	9	0	0.06	2
Gross positive fair value (X)	0	0.10	15	0	0.06	16	0	0.05	16	0.01	0.09	15	0	0.07	12
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	40	0	0.01	37	0	0.01	36	0.01	0.02	47	0	0.01	41
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		172,665		158,243		158,243		124,490		131,239		
Gross losses		10,905		8,566		11,594		13,808		15,178		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		5,058		6,853		9,265		6,155		8,372		
Net losses		5,847		1,713		2,329		7,653		6,806		
Provision for loan and lease losses		11,373		-2,921		16,380		37,637		57		
Adjustments		0		0		371		3,769		0		
Ending balance		178,191		153,609		172,665		158,243		124,490		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.06	0.09	41	-0.02	-0.12	69	0.08	-0.09	89	0.23	0.51	17
Provision for loan and lease losses / Average loans and leases	0.11	0.16	44	-0.03	-0.21	70	0.14	-0.16	89	0.34	0.82	16
Provision for loan and lease losses / Net loan and lease losses	194.51	151.30	64	-170.52	-65.12	36	703.31	-105.48	91	491.79	487.86	67
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.17	58	1.36	1.32	57	1.29	1.23	61	1.42	1.58	43
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	58	1.35	1.30	58	1.28	1.20	61	1.40	1.55	42
Allowance for loan and lease losses / Net loans and leases losses (X)	22.86	38.64	63	67.25	17.40	93	74.14	21.39	90	20.68	11.58	82
Allowance for loan and lease losses / Nonaccrual assets	548.40	428.13	73	334.65	330.05	63	341.69	364.13	64	495.07	299.17	82
ALLL / 90+ days past due + nonaccrual loans and leases	508.87	320.87	77	300.76	271.93	68	255.15	287.08	53	469.72	244.34	89
Gross loan and lease losses / Average loans and leases	0.10	0.16	49	0.10	0.20	33	0.10	0.19	35	0.13	0.34	24
Recoveries / Average loans and leases	0.05	0.07	45	0.08	0.08	58	0.08	0.08	54	0.06	0.07	47
Net losses / Average loans and leases	0.06	0.09	50	0.02	0.12	22	0.02	0.11	24	0.07	0.27	24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44
Recoveries / Prior year-end losses	43.63	34.26	75	49.63	25.09	84	67.10	34.67	86	40.55	33.98	69
Earnings coverage of net loan and lease losses (X)	48.61	36.38	68	167.27	26.30	92	157.07	39.72	90	47.78	22.91	86
Net Loan and Lease Losses By Type												
Real estate loans	0	-0.01	50	-0.04	0.02	9	-0.03	0.02	16	0.02	0.04	50
Real estate loans secured by 1–4 family	-0.03	-0.02	31	-0.10	-0.01	7	-0.07	-0.02	9	0	0.01	40
Revolving	-0.02	-0.06	52	-0.11	-0.07	22	-0.08	-0.07	26	0.02	0.01	67
Closed-end	-0.03	-0.01	23	-0.08	-0.01	6	-0.07	-0.01	8	-0.01	0	28
Commercial real estate loans	0	0	68	-0.03	0.04	8	-0.02	0.04	8	0.03	0.07	46
Construction and land development	0	-0.02	46	-0.06	0.01	12	-0.04	0	19	-0.07	0	8
1–4 family	0	0	90	0	0	20	0	0	24	0	0	23
Other	0	-0.01	40	-0.05	0.01	11	-0.03	0	17	-0.07	0	4
Multifamily	0	0	56	-0.01	0.01	5	-0.01	0.01	10	-0.06	0	2
Nonfarm nonresidential	0	0	68	-0.02	0.05	11	-0.01	0.05	11	0.07	0.11	56
Owner-occupied	0	0	86	-0.01	0.01	10	-0.01	0.01	7	0	0.02	4
Other	0	0.01	39	-0.01	0.04	13	-0.01	0.04	15	0.07	0.08	66
Real estate loans secured by farmland	0	0	55	0	-0.01	89	0	0	88	0.06	0.02	84
Commercial and industrial loans	0.04	0.11	50	-0.01	0.19	15	0	0.17	17	0.08	0.47	19
Loans to individuals	0.16	0.76	15	0.10	0.72	10	0.11	0.71	13	0.16	1.13	11
Credit card loans	0.06	1.94	13	0.17	2.27	14	0.04	1.84	12	0.52	2.92	16
Agricultural loans	0	0.02	22	0	0.02	22	-0.01	0.02	22	0.02	0.19	61
Loans to foreign governments and institutions		0.05			0			0		0		0
Other loans and leases	0.77	0.13	90	0.81	0.09	95	0.67	0.10	92	0.52	0.15	89
												0.60
												0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		10,922		26,002		50,566		22,721		23,192					
90+ days past due loans and leases		2,524		5,172		17,141		1,725		1,412					
Nonaccrual loans and leases.....		32,493		45,901		50,532		31,964		30,883					
Total past due and nonaccrual loans and leases.....		45,939		77,075		118,239		56,410		55,487					
Restructured 30–89 days past due		0		0		0		0		405					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,860		2,277		2,095		2,918		3,319					
Total restructured loans and leases		1,860		2,277		2,095		2,918		3,724					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		22,892		20,241		19,027		23,618		33,650					
Other real estate owned.....		0		88		0		1,182		4,885					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.07	0.33	10	0.23	0.29	49	0.37	0.32	68	0.20	0.39	28	0.24	0.43	30
90+ days past due loans and leases	0.02	0.10	42	0.05	0.09	60	0.13	0.10	74	0.02	0.12	37	0.01	0.15	30
Nonaccrual loans and leases.....	0.22	0.37	32	0.40	0.54	39	0.37	0.46	41	0.28	0.66	16	0.32	0.51	31
90+ days past due and nonaccrual loans and leases.....	0.24	0.52	24	0.45	0.68	34	0.50	0.62	45	0.30	0.85	11	0.34	0.71	21
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	48
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.01	0.09	24	0.02	0.12	18	0.02	0.10	19	0.03	0.13	20	0.03	0.14	23
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.07	0.33	10	0.23	0.29	49	0.37	0.32	68	0.20	0.40	28	0.24	0.43	30
90+ days past due assets	0.02	0.10	39	0.05	0.09	60	0.13	0.10	74	0.02	0.12	36	0.01	0.15	29
Nonaccrual assets	0.22	0.37	32	0.40	0.55	39	0.37	0.47	41	0.28	0.67	16	0.32	0.53	31
30+ days past due and nonaccrual assets	0.31	0.89	16	0.68	1	36	0.88	0.97	54	0.50	1.29	11	0.58	1.19	15
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.13	0.33	21	0.24	0.40	27	0.26	0.36	40	0.18	0.52	14	0.24	0.44	22
90+ days past due and nonaccrual assets + other real estate owned	0.13	0.35	18	0.24	0.42	24	0.26	0.37	38	0.19	0.55	13	0.27	0.48	23
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.21	0.38	29	0.31	0.48	30	0.27	0.41	36	0.31	0.60	24	0.51	0.53	53
Allowance for loan and lease losses	31.08	55.46	28	43.12	67.85	30	40.29	62.64	32	35.87	66.66	23	56.09	115.41	22
Equity capital + allowance for loan and lease losses	1.88	3.63	30	2.61	4.12	30	2.08	3.60	29	2.30	4.97	22	3.35	4.28	41
Tier 1 capital + allowance for loan and lease losses	2.26	3.90	33	3.45	4.89	34	3.01	4.30	38	3.20	6.05	21	4.22	5.65	41
Loans and leases + other real estate owned	0.37	0.61	33	0.58	0.82	35	0.52	0.71	42	0.50	0.97	22	0.73	0.85	44

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.05	0.23	11	0.24	0.25	57	0.38	0.26	74	0.19	0.39	31	0.23	0.38	35
	90+ days past due		0.02	0.11	51	0.03	0.12	57	0.15	0.12	78	0.02	0.16	46	0.01	0.16	41
	Nonaccrual.....		0.24	0.41	35	0.19	0.60	18	0.24	0.52	28	0.28	0.76	16	0.33	0.46	43
Commercial and industrial	30–89 days past due		0.16	0.29	42	0.15	0.24	48	0.32	0.24	70	0.10	0.23	31	0.21	0.31	42
	90+ days past due		0.03	0.06	62	0.01	0.02	67	0.04	0.04	66	0.01	0.03	51	0.01	0.05	46
	Nonaccrual.....		0.23	0.47	28	0.39	0.65	38	0.17	0.57	21	0.32	0.75	26	0.50	0.83	35
Individuals	30–89 days past due		0.50	0.83	35	0.38	0.60	42	0.81	0.63	66	0.55	0.83	35	0.68	0.83	41
	90+ days past due		0.08	0.10	64	0.06	0.08	61	0.06	0.09	61	0.05	0.14	51	0.25	0.17	75
	Nonaccrual.....		0.16	0.17	55	0.20	0.17	63	0.15	0.17	58	0.25	0.28	62	0.20	0.17	63
Depository institution loans	30–89 days past due		0	0	44		0.03			0.01			0				0
	90+ days past due		0	0	46		0			0			0				0
	Nonaccrual.....		0	0	46		0			0			0				0
Agricultural	30–89 days past due		0.03	0.09	66	0.16	0.11	72	0.04	0.07	67	0.16	0.17	71	0.70	0.24	83
	90+ days past due		0	0	44	0.69	0	98	0.19	0	95	0.05	0	94	0	0	42
	Nonaccrual.....		0.18	0.27	64	8.55	0.51	94	8.71	0.70	93	0.73	0.49	77	0.21	0.67	57
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.16	0.13	71	0.16	0.11	71	0.42	0.12	85	0.47	0.18	80	0.16	0.20	59
	90+ days past due		0.01	0.01	77	0	0.01	75	0.01	0.01	83	0	0.01	76	0	0.01	67
	Nonaccrual.....		0	0.06	23	0.03	0.13	54	0	0.09	21	0.04	0.15	49	0.04	0.13	49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,343,560	1,498,894	2,339,921	1,496,007	1,379,457										
Retained earnings	943,226	829,936	836,049	688,465	541,050										
Accumulated other comprehensive income (AOCI)	-495,148	77,659	27,359	143,090	40,225										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,791,638	2,406,489	3,203,329	2,327,562	1,960,732										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,019,362	563,942	1,039,221	571,406	522,324										
Accumulated other comprehensive income-related adjustments	-495,148	77,658	27,359	143,090	40,225										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,267,424	1,764,889	2,136,749	1,613,066	1,398,183										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,267,424	1,764,889	2,136,749	1,613,066	1,398,183										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	130,500										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	130,500										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	130,500										
Tier 1 Capital	2,267,424	1,764,889	2,136,749	1,613,066	1,528,683										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	130,500	130,500	130,500	138,000	7,500										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	180,579	144,610	165,115	149,555	125,066										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	311,079	275,110	295,615	287,555	132,566										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	311,079	275,110	295,615	287,555	132,566										
Exited advanced approach tier 2 capital															
Total capital	2,578,503	2,039,999	2,432,364	1,900,621	1,661,249										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	27,180,338	20,961,393	25,782,033	18,266,980	13,647,007										
Less: Deductions from common equity tier 1 capital	1,019,362	563,942	1,039,221	571,406	522,324										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	26,160,976	20,397,451	24,742,812	17,695,574	13,124,683										
Total risk-weighted assets	18,596,847	14,421,033	17,114,466	12,988,680	11,112,331										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.19	11.77	60	12.24	12.59	51	12.49	12.37	58	12.42	12.35	56	12.58	12.11	66
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.19	12.48	50	12.24	13.31	34	12.49	13.11	43	12.42	13.08	44	13.76	12.78	72
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.87	14.27	50	14.15	15.21	33	14.21	14.91	44	14.63	15.23	47	14.95	14.36	68
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.67	9.22	33	8.65	9.07	40	8.64	8.98	44	9.12	9.13	51	11.65	9.76	87
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	3	3	5	5	5	0.00	-78.57
Other insurance activities income	3	3	5	5	5	0.00	-78.57
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	168,187	123,729	167,671	123,763	109,428	35.93	185.15

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.36	24	0	0.38	25	0	0.36	25	0	0.41	25	0	0.47	23
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.88	12.02	31	6.45	11.72	30	7.26	12	32	6.99	11.03	37	6.62	11.51	34
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		2,036		2,210		2,175		2,300		2,372					
Real estate loans.....		2,033		2,202		2,168		2,300		2,372					
Commercial and industrial loans		3		8		7		0		0					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		2,036		2,210		2,175		2,300		2,372					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	-7.87	20.31	29	-6.47	-0.16	46	-5.43	6.83	39	-3.04	-2.40	58	-5.20	22.48	42
Total selected assets.....	-7.87	21.10	28	-6.47	3.36	36	-5.43	9.48	35	-3.04	2.04	43	-95.71	12.40	5
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		85,256	152,047	209,747	190,339	162,691	-43.93	-20.14
Dividends		83,000	150,000	207,000	188,000	142,000	-44.67	-13.54
Interest		96	57	93	7	30	68.42	255.56
Management and service fees		2,160	1,990	2,654	2,332	20,661	8.54	-79.86
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		100	70	92	121	182	42.86	6.38
Dividends		100	70	92	121	182	42.86	6.38
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		85,356	152,117	209,839	190,460	162,873	-43.89	-20.11
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		82	182	314	826	301	-54.95	38.98
Total operating income		85,438	152,299	210,153	191,286	163,174	-43.90	-20.08
Operating Expenses								
Personnel expenses		4,589	4,419	5,405	4,705	24,898	3.85	-66.04
Interest expense		0	0	0	388	348		
Other expenses		8,457	7,469	14,734	10,604	15,678	13.23	9.59
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		13,046	11,888	20,139	15,697	40,924	9.74	-38.55
Income (loss) before taxes		72,392	140,411	190,014	175,589	122,250	-48.44	-15.50
Applicable income taxes (credit)		-2,152	-1,928	-3,407	-3,108	-4,488		
Extraordinary items								
Income before undistributed income of subsidiaries		74,544	142,339	193,421	178,697	126,738	-47.63	-16.78
Equity in undistributed income of subsidiaries		148,981	91,709	91,336	87,703	83,806	62.45	1158.18
Bank subsidiaries		148,981	91,709	91,336	87,703	83,806	62.45	1160.41
Nonbank subsidiaries		0	0	0	0	0		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		223,525	234,048	284,757	266,400	210,544	-4.50	120.39
Memoranda								
Bank net income		231,981	241,709	298,336	275,703	225,806	-4.02	115.16
Nonbank net income		100	70	92	121	182	42.86	-13.04
Subsidiary holding companies' net income		0	0	0	0	0		

